

Form **W-9**
(Rev. December 2011)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Name (as shown on your income tax return)
Citigroup Global Markets Inc.

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:
☐ Individual/sole proprietor ☒ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate
☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ ☒ Exempt payee
☐ Other (see instructions) ▶ _____

Address (number, street, and apt. or suite no.)
388 Greenwich Street, 22nd Floor

City, state, and ZIP code
New York, NY 10013

Requester's name and address (optional)

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number

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Employer identification number

1	1	2	4
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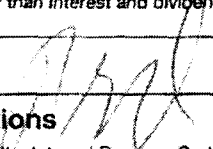
Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here **Signature of U.S. person ▶**  **Date ▶** 2/8/12

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Disregarded entity. Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

Note. Check the appropriate box for the federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the tax classification in the space provided. If you are an LLC that is treated as a partnership for federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the "Business name/disregarded entity name," sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
 2. The United States or any of its agencies or instrumentalities,
 3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
 4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
 5. An international organization or any of its agencies or instrumentalities.
- Other payees that may be exempt from backup withholding include:
6. A corporation,
 7. A foreign central bank of issue,
 8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
 9. A futures commission merchant registered with the Commodity Futures Trading Commission,
 10. A real estate investment trust,
 11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
 12. A common trust fund operated by a bank under section 584(a),
 13. A financial institution,
 14. A middleman known in the investment community as a nominee or custodian, or
 15. A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, below, and items 4 and 5 on page 4 indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 3, below, and items 4 and 5 on page 4.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

***Note.** Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



Santo Trombetta



Santo Trombetta
Managing Director
Global Operations Control
Institutional Clients Group

388 Greenwich Street
New York, NY 10013
Tel 1 212 816 4923
Fax 1 646 308 6555
santo.trombetta@citi.com

Citigroup Global Markets Inc.

AFFIDAVIT OF AUTHORIZATION

I, Santo Trombetta, Managing Director of ICG-O&T CAO, a business division within Citigroup Inc. ("Corporation"), being first duly sworn, depose and say:

1. That I have been authorized by Jeffrey Walsh, Controller and Chief Accounting Officer of the Corporation to act on behalf of the Corporation and its direct and indirect subsidiary corporations and/or any of their predecessor corporations to manage the recovery of abandoned property of any of said entities that may be held by federal, state or local agencies;

2. That I have also been authorized by Jeffrey Walsh to file on behalf of the Corporation or its direct and indirect subsidiary corporations and/or any of their predecessor corporations any and all reports reflecting the escheatment of unclaimed property held by those corporations, and to remit to the several states such property as reflected in those filings

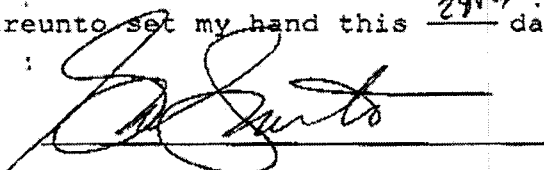
3. That I have also been authorized by Jeffrey Walsh to delegate the authority described above to Louis Pistecchia, who is an officer in the ICG-O&T CAO business division, and his signatures is, as set forth below:

Louis Pistecchia



4. That I have carefully examined this Affidavit and assert that all of the statements and representations contained herein are true.

IN WITNESS WHEREOF, I have hereunto set my hand this 29th day of February 2012.

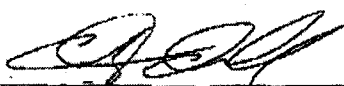


Santo Trombetta

STATE OF NEW YORK)
COUNTY OF NEW YORK)

Subscribed and sworn to before me
this 29th day of February 2012.

Notary Public



COURTNEY FIELDS
Notary Public, State of New York
No. 01F16096003
Qualified in New York County
Commission Expires July 21, 2015

Citigroup Inc.
399 Park Avenue
New York, NY 10022

February 24, 2012



To Whom It May Concern,

Re: Unclaimed Property

I, Jeffrey R. Walsh, Controller and Chief Accounting Officer of Citigroup Inc. ("Corporation"), do hereby authorize Santo Trombetta, Managing Director of the ICG-O&T CAO, a business division within the Corporation, to file and collect any and all Unclaimed Property claims on behalf of the Corporation and any and all direct and indirect subsidiary corporations of the Corporation, including but not limited to Citibank, N.A., Citibank, FSB, Citibank (West), FSB, Citibank (South Dakota), N.A., Citigroup Global Markets Inc., Citigroup Financial Products Inc., Citibank (Nevada), N.A., CitiMortgage Inc., Citicorp North America, Inc., Citicorp USA, Inc., ABN Amro Mortgage Group, Associates Financial Services Company Inc., AVCO Financial Services, Belgian American Banking, Benco & Co., BISYS, Cal. Fed Financial, CitiCapital, CitiCards, Citicorp, CitiFinancial, Commercial Credit Co., Copelco Financial Trustees, European American Bank, First Nationwide Savings, Glendale Federal Bank, Lava Trading, Salomon Smith Barney, Traveler's Bank Trust and Citibank/Choice, or predecessor corporations of said entities. I further authorize Santo Trombetta to file on behalf of the above-referenced subsidiary corporations any and all reports reflecting the escheatment of unclaimed property held by those corporations, and to remit to the several states such property as reflected in those filings. I further authorize Santo Trombetta to delegate the authority set forth herein to Louis Pistecchia, an officer within the ICG-O&T CAO business division.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jeffrey Walsh".
Jeffrey Walsh

State of New York
County of Queens

February 28, 2012

Sworn to before me on this 28th day of February, 2012

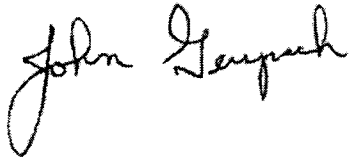
A handwritten signature in dark ink, appearing to read "Diana Engel".
DIANA ENGEL
Notary Public, State of New York
No. 01EN6077924
Qualified in Queens County
Commission Expires July 22, 2014

Notary Public

Signatures

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized, on the 24th day of February, 2012.

Citigroup Inc.
(Registrant)



John C. Gerspach
Chief Financial Officer

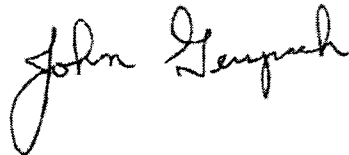
Pursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the registrant and in the capacities indicated on the 24th day of February, 2012.

Citigroup's Principal Executive Officer and a Director:



Vikram S. Pandit

Citigroup's Principal Financial Officer:



John C. Gerspach

Citigroup's Principal Accounting Officer:

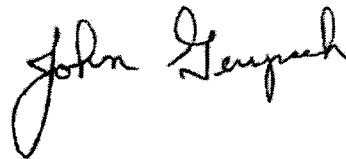


Jeffrey R. Walsh

The Directors of Citigroup listed below executed a power of attorney appointing John C. Gerspach their attorney-in-fact, empowering him to sign this report on their behalf.

Alain J.P. Belda
Timothy C. Collins
Robert L. Joss, Ph.D.
Michael E. O'Neill
Richard D. Parsons
Lawrence R. Ricciardi

Judith Rodin
Robert L. Ryan
Anthony M. Santomero
Diana L. Taylor
William S. Thompson, Jr.
Ernesto Zedillo



John C. Gerspach

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Section 16 - Insider Holdings Disclosure



Directors

Executive Officers

Stephen Bird
 Chief Executive Officer
 Asia Pacific

Michael L. Corbin
 Chief Executive Officer
 Europe, Middle East and Africa

John Dwyer
 President and Chief Operating Officer
 Citigroup
 Chief Executive Officer, Institutional Clients Group

Brian L. Nash
 Chief Risk Officer
 Citigroup

Michael Martina-Mora
 Chief Executive Officer
 Global Consumer Banking and Chairman, Mexico and Latin America

Jeffrey R. Walsh
 Controller
 Chief Accounting Officer
 Cit

Don Callahan
 Chief Administrative Officer
 Chief Operations & Technology Officer
 Citigroup

John C. Gierke
 Chief Financial Officer
 Citigroup

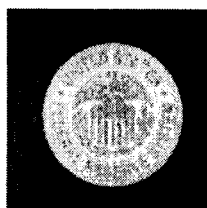
Michael Hefner
 General Counsel
 Corporate Secretary
 Citigroup

Rene McGuire
 Chief Executive Officer
 Citibank, N.A.

William J. Miller
 Chief Executive Officer
 North America

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Starting From: <input checked="" type="radio"/> CITIGROUP GLOBAL MARKETS INC.		<input type="radio"/> Parent(s) of CITIGROUP GLOBAL MARKETS INC. <input type="text" value="CITIGROUP INC."/>	
Institution Type: <input checked="" type="radio"/> Standard Organization Hierarchy		<input type="radio"/> Organization Hierarchy Identifying HMDA Respondents	
Institution Types Included: <input checked="" type="checkbox"/> All <input type="checkbox"/> Commercial Bank <input type="checkbox"/> Cooperative Bank <input type="checkbox"/> Credit Union		As of year end <input type="text" value="2011"/> <input type="text" value="2010"/>	
Organization as of date (mm/dd/yyyy) format: <input type="text" value="04/25/2012"/>			
Report Format: <input checked="" type="radio"/> HTML <input type="radio"/> PDF The report will default to PDF format if over 200 institutions satisfy the search criteria.			

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Please complete the following search criteria to continue your search process for the organization hierarchy of CITIBANK, N.A. (476810).

Starting From: <input checked="" type="radio"/> CITIBANK, N.A.		<input type="radio"/> Parent(s) of CITIBANK, N.A. <div></div>
Institution Type: <input checked="" type="radio"/> Standard Organization Hierarchy		<input type="radio"/> Organization Hierarchy Identifying HMDA Respondents
Institution Types Included: <div>Commercial Bank Cooperative Bank Credit Union Edge/Agreement Corporation</div>		As of year end <div>2011</div>
Organization as of date (mm/dd/yyyy) format: 03/12/2013		
Report Format: <input checked="" type="radio"/> HTML <input type="radio"/> PDF The report will default to PDF format if over 200 institutions satisfy the search criteria.		

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Choice (credit card)

From Wikipedia, the free encyclopedia

Choice was a credit card test marketed by Citibank in the United States in the 1970s and 1980s. It was one of the first cards to offer a cash-refund program and no annual fee. Choice was intended to create a rival to Visa, MasterCard, and American Express.

The card was introduced in 1977, when Citibank bought NAC, a regional credit card based in Baltimore, renaming it Choice. A subsequent campaign in Maryland in 1980 turned the card into a regional success, earning more than one million cardholders in the Baltimore and Washington, DC, area. With a view to nationwide expansion, the test market was expanded to include Colorado. Ultimately, despite the success of Sears' Discover Card, which offered many of the same features as Choice when it was introduced in 1985, Citibank decided Choice could not compete with Visa and MasterCard in the longer term, and the card was reissued as a Visa at the end of 1987, aimed at entry-level customers and those with poor credit.[1]

Its fate was similar to that of Citibank's first credit card, the "First National City Charge Service" (or "Everything" card), introduced on the East Coast in 1967 to compete with BankAmericard (today's Visa) but which became part of Master Charge (now MasterCard) in 1969.[2]

External links

- 1985 Money magazine article about Choice

Retrieved from "http://en.wikipedia.org/wiki/Choice_%28credit_card%29"

Categories: [Citigroup](#) | [Credit cards](#) | [Payment systems](#) | [1977 establishments](#) | [Economics and finance stubs](#)

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Redemption

More from your Cards

Fees & Charges

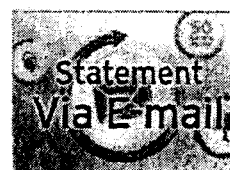
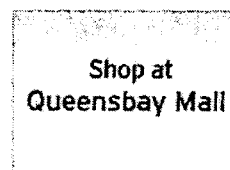
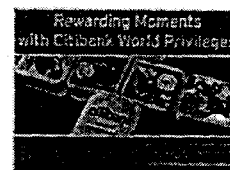
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Overview

The Citibank Choice Card now gives you the freedom to make the purchases you've always wanted, while enjoying the peace of mind that financial control brings you. What more could you ask for from a credit card?

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Act Now!

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Choice Card

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What You Get

Free For Life

- Just swipe 2 x any amount (retail purchases or cash advance) per month, including transactions on your supplementary card(s), otherwise a RM5 monthly fee will be charged to your principal card only.

Citibank automatic Flexi Payment Plan

- New Choice Card members may sign-up for this when you apply for the card.
- Automatically converts every purchase (minimum RM500) to easy equal monthly installments, for a repayment tenure of 12 months.
- Flat interest rate of 0.823% per month (equivalent to 9.88% p.a.) on the original amount
- Available for any purchase made at over 30 million VISA/MasterCard merchants in 120 countries.

How The Flexi Payment Plan Works

Monthly Installment Chart

Purchases (RM)	500	750	1000	1500
Installment Per Month (RM)	45.78	68.68	91.57	137.35

Citibank Rewards

You will get 50 Reward points for every RM50 spent per transaction except for petrol station purchases and these points never expire.

It's always rewarding to be a Citibank Choice credit cardmember. And that is especially true with over 200 exclusive rewards to choose from!

Citibank World Privileges

Discounts and privileges at over 1,000 local and 24,000 global hotels,